

Serial No. 09/712,743  
Docket No. 49335.0400

## REMARKS

Applicant replies to the Final Office Action dated March 24, 2006 within two-months. Thus, Applicant requests an Advisory Action, if necessary. Claims 1, 2, 4, 5, 7, 11, 14, 18-22, 24, 25, 31, 32, 34, 35, 40, 43, 44, and 46 were pending in the application and the Examiner rejects claims 1, 2, 4, 5, 7, 11, 14, 18-22, 24, 25, 31, 32, 34, 35, 40, 43, 44, and 46. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

### Rejection under 35 U.S.C. § 103(a)

The Examiner rejects claims 1, 2, 4, 5, 7, 11, 14, 18-22, 24, 25, 31, 32, 34, 35, 40, 43, 44, and 46 under 35 U.S.C. § 103(a) as being unpatentable over Lewis, U.S. Patent No. 6,513,019 ("Lewis") in view of Jones et al., U.S. Patent No. 6,021,397 ("Jones"). Applicants respectfully traverse this rejection.

In general, Lewis discloses a system for consolidating financial information from a number of databases housed within various computing resources in order to present a user with an overall snapshot of their financial health. Specifically, the Lewis system retrieves transactional data from any number of computing systems, formats the data into a universal format, and stores the data in a local database. The Lewis system further enables individual users and financial institutions to interact through a client computer to receive sophisticated financial presentations in essentially real-time to determine risk, performance of investments, and to determine compliance with a variety of predefined financial rules.

Jones generally discloses a financial advice system. Specifically, the Jones system provides investment return models to help an investor select an investment plan that best suites their individual financial needs and goals. Return scenarios are created based on assets that are classified into groups and a return model reflects the performance of one or more classes under future scenarios of economic factors. Jones discloses that a user may interact with the system to map each financial product selected from a number of available financial products to one or more asset classes.

Both Lewis and Jones disclose financial information consolidation and advice systems that perform the consolidation, calculations, and formatting at the server level. This server-side architecture requires extensive processing from the server. In both cases, the modules used to

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process financial data reside on the server requiring personal financial data to be transmitted from the client to the server each time a change is made to a single data element. For example, to calculate a client's retirement income from several sources including social security, a 401K, and various equities, the entirety of the data would need to be transmitted to the server even if a change was made to only one piece of data (e.g., increasing the number of years until retirement). The server would be required to perform a new set of calculations and conduct formatting with each change to the data.

Those skilled in the art appreciate that such server-side processing is a valuable architecture under certain circumstances. However, with the increase of power in personal computing devices, calculation and data intense processes present an undue burden on busy servers when the personal computer is capable of processing data locally in a highly efficient manner. Therefore, the industry has experienced a backward shift in recent years toward client-side processing where a bulk of processing modules are retrieved from the server for storage and utilization at the client computer. Both Lewis and Jones disclose systems that are based on server-side processing.

Specifically, the Examiner states that Lewis teaches, "transmitting a result of compiling said financial advice services data to said client computer in the form of a financial advice application" (page 5, paragraph 4). However, Applicants respectfully disagree and assert that the teachings of Lewis are contrary to those of the present application.

Lewis teaches access to financial information through a "thin-client" architecture. The thin-client architecture was developed as a hybrid of the server-side and client-side architectures described above. Under this architecture, computing logic is distributed between the client and the server in that the client is equipped with just enough logic as to provide the interface to a number of "services" residing at a server. However, without a connection to a server housing the corresponding services, the client-side executable code is inoperable. In other words, both the client and server are necessary to facilitate the effective execution of an application. In column 5, lines 49-54, Lewis discloses that, "a computer platform that permits access through a unified, Internet-enabled, lightweight, scaleable, user interface that supports browser-based inquiries, updates, and reporting and requires minimal code to be installed and maintained on each user's personal computer" (emphasis added). As such, neither Lewis, Jones, nor any combination thereof, disclose or suggest at least "evaluating said second request to identify a plurality of

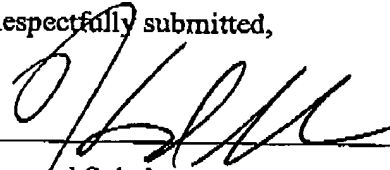
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financial advice services based on at least one of financial need, preferred financial strategy and economic class," "compiling said identified plurality of financial services to form said financial advice services data" and "transmitting said financial advice services data to said client computer in the form of a financial advice application, wherein said financial advice application is fully executable at said client computer," as similarly recited by independent claims 1, 11, 21, 31, 40, and 46.

Claims 2, 4-8, 10, 14-16, 18-20, 22, 24-29, 32, 34-39, and 43-45 variously depend from independent claims 1, 11, 21, 31, and 40. As such, dependent claims 2, 4-8, 10, 14-16, 18-20, 22, 24-29, 32, 34-39, and 43-45 are allowable for at least the reasons described above, as well as in view of their own respective features.

In view of the above remarks and amendments, Applicants respectfully submit that all pending claims properly set forth that which Applicants regard as their invention and are allowable over the cited references. Accordingly, Applicants respectfully request allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. Applicants authorize and respectfully request that any fees due be charged to Deposit Account No. 19-2814.

Respectfully submitted,



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